

REPLY TO: ☒

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JULIUS A. RIVERA, JR.
ATTORNEY AND COUNSELOR AT LAW
ADMITTED TO NY, NJ, DC & FL BARS



January 10, 2025

VIA ECF

Hon. Judge Cecelia G. Morris
US Bankruptcy Court
Southern District of New York
300 Quarropas Street
White Plains, NY 10601

Re: Debtor(s): Norman A. Kellyman
Chapter 13 Bankruptcy Case No.: 22-22915-cgm
Date Case Filed: December 2, 2022
Loss Mitigation Hearing on January 29, 2025

Dear Judge Morris:

A hearing for loss mitigation was held on January 8, 2025. Counsel for the bank reported that they filed a status report with a denial filed on the docket on December 30, 2024. It is document number 114. We did not realize that the denial had been filed, because it appears that earlier on the same date, Counsel for the Bank filed a status report document number 113 stating that as of December 30, 2024, they had received no decision from the bank which was the status report we had in our file for the hearing.

We have and are requesting with this status report that Counsel for the Bank ask the bank provide details of the denial, such as the calculations they arrived at for the Debtors income and the numerical analyses undertaken and applied to reach their decision.

Thank you,

A handwritten signature in black ink, reading "Julius A. Rivera Jr.".

JULIUS A. RIVERA, JR., ESQ.

JAR

CC: Raquel Felix, Esq. - Bank Counsel

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